



Attorney's Docket No. 80398.P488

2161
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:)

Ronald Card)

Examiner: Not yet assigned

Application No.: 10/021,102)

Art Unit: 2161

Filed: December 5, 2001)

For: System and Method to Provide)
Financial Rewards and Other)
Incentives to Users of Personal)
Transaction Devices)

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

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Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed). It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information

Disclosure Statement is not to be construed as a representation that a search

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has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

 X 37 C.F.R. §1.97(b).

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 A statement pursuant to 37 C.F.R. §1.97(e) or

 A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

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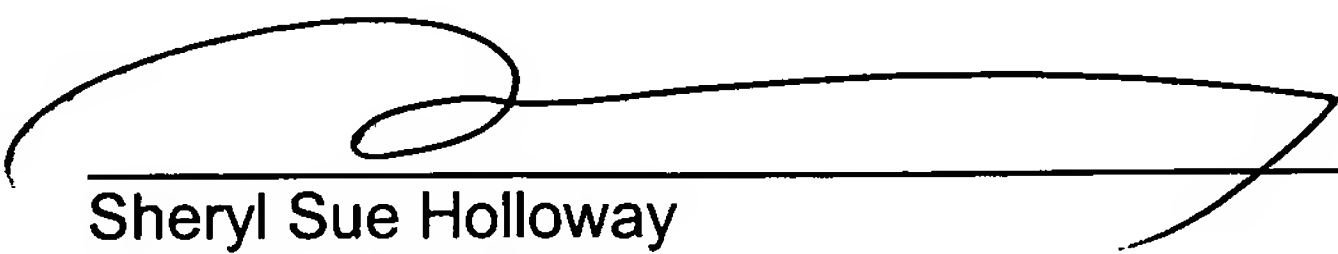
- (1) A statement pursuant to 37 C.F.R. §1.97(e); and
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If there are any additional charges, please charge Deposit Account No. 02-2666.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: Dec. 10, 2004



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Substitute for Form 1449/PTO <div style="text-align: center; font-size: 1.2em; font-weight: bold;"> INFORMATION DISCLOSURE STATEMENT BY APPLICANT </div> <p style="text-align: center; font-size: 0.8em;">(use as many sheets as necessary)</p>				Complete if Known	
				Application Number	10/021,102
				Filing Date	12/5/01
				First Named Inventor:	Card
				Art Unit	2161
				Examiner Name	Not yet assigned
				Attorney Docket Number	80398.P488
Sheet	1	of	2		

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)				
		US-	5,173,851	12/22/92	Off, et al.	
		US-	5,915,022	6/22/99	Robinson, et al.	
		US-	5,256,863	10/26/93	Ferguson, et al.	
		US-	6,078,891	6/20/00	Riordan, et al.	
		US-	6,126,274	10/3/00	Kohyama	
		US-	6,161,600	12/19/00	Borkes	
		US-	6,279,112 B1	8/21/01	O'Toole, et al.	
		US-	6,128,603 A	10/3/00	Dent, et al.	
		US-	6,070,150 A	5/30/00	Remington, et al.	
		US-	6,032,133 A	2/29/00	Hilt, et al.	
		US-	5,978,780 A	11/2/99	Watson	
		US-	5,956,700 A	9/21/99	Landry	
		US-	5,884,288 A	3/16/99	Chang, et al.	
		US-	5,870,456 A	2/9/99	Rogers	
		US-	5,826,241 A	10/20/98	Stein, et al.	
		US-	5,794,221	8/11/98	Egendorf	
		US-	6,128,603 A	10/3/00	Dent, et al.	
		US-	5,699,528	12/16/97	Hogan	
		US-	5,649,117	7/15/97	Landry	
		US-	5,465,206 A	11/7/95	Hilt, et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				

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Substitute for Form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) 		Application Number	10/021,102
		Filing Date	12/5/01
		First Named Inventor:	Card
		Art Unit	2161
		Examiner Name	Not yet assigned
Sheet 1 of 2	of 2	Attorney Docket Number	80398.P488

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		White, R., "How Computers Work", Millennium Ed. Que Corporation, 9/1999.	
		Derfler, F., et al., "How Networks Work", Millennium Ed., Que Corporation, 1/2000.	
		Gralla, P., "How the Internet Works", Millennium Ed., Que Corporation, 8/1999.	

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